

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-22359
Eric & Dawn Stevenson Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 4/1/21
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: snt Initial Debtor: ebs Initial Co-Debtor: das

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 760 per month to the Chapter 13 Trustee, starting on
5/1/21 for approximately 55 months. \$3480 ptd

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

social security disability

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4460
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	taxes	\$10,666.02
State of NJ Div of Taxation	taxes	\$4669.09

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	Mortgage	\$20,831.74		\$20,831.74	\$2623

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 0 _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/2/20.

Explain below **why** the plan is being modified:
Extend the plan to 60 months

Explain below **how** the plan is being modified:
Extend the plan to 60 months

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 4/1/21

/s/Eric B. Stevenson
Debtor

Date: 4/1/21

/s/Dawn A. Stevenson
Joint Debtor

Date: 4/1/21

/s/Steven N. Taieb, Esquire
Attorney for Debtor(s)

In re:
Eric B Stevenson
Dawn A Stevenson
Debtors

Case No. 20-22359-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 07, 2021

Form ID: pdf901

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Eric B Stevenson, Dawn A Stevenson, 509 Cambridge Drive, Mt. Laurel, NJ 08054-2803
cr	+ ABCO Federal Credit Union, McKenna, DuPont Higgins & Stone, 229 Broad Street, PO Box 610, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519011970	ABCO FCU, 621 Beverly Rancocas Road, Rancocas, NJ 08073
519011971	Abco Federal Credit Union, 621 Beverly Rancocas Road, Rancocas, NJ 08073
519020833	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519011980	IC Systems Inc., PO Box 64437, St. Paul, MN 55164-0437
519027379	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519071254	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519011986	+ Midland Credit Management Inc, 350 Camina De La Reina, Suite 100, San Diego, CA 92108-3007
519017751	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519011987	+ National Enterprise Systems, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476
519011988	Northstar Location Services, LLC, Attn: Financial Services Department, 4285 Genessee St., Cheektowaga, NY 14225-1943
519011969	PO Box 6286, Sioux Falls, SD 57117-6286
519011989	ProCo, PO Box 2462, New York, NY 10014
519049280	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519011991	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519011995	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of NJ Division of Taxation, Attn: Bankruptcy Department, PO Box 245, Trenton, NJ 08695-0267
519011993	Selip & Stylianou,LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
519011994	State of New Jersey Division of Taxation, Compliance Enforcement Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267
519012000	+ TD Bank, PO Box 1448, Greenville, SC 29602-1448
519012001	USAA Credit Card Payments, 10750 McDermott Parkway, San Antonio, TX 78288-0570
519012003	+ WFPLA, PO Box 94435, Albuquerque, NM 87199-4435
519019753	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519012002	Wells Fargo Bank, N.A., MAC F8235-040, PO Box 5129, Sioux Falls, SD 57117-5129

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 07 2021 21:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 07 2021 21:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519011972	+ Email/Text: amscbankruptcy@adt.com	Apr 07 2021 21:20:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
519040374	+ Email/Text: amscbankruptcy@adt.com	Apr 07 2021 21:20:00	ADT LLC, 3190 South Vaughn Way, Aurora, CO 80014-3512
519011973	Email/Text: legal@arsnational.com	Apr 07 2021 21:19:00	ARS National Services, Inc., PO Box 469046,

District/off: 0312-1

User: admin

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Date Rcvd: Apr 07, 2021

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Total Noticed: 54

			Escondido, CA 92046-9046
519066749	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 07 2021 21:11:08	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519065052	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2021 21:12:02	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519011974	+ Email/Text: mediamanagers@clientservices.com	Apr 07 2021 21:18:00	Client Services Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
519011975	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 07 2021 21:19:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
519011976	+ Email/Text: clientservices@credit-control.com	Apr 07 2021 21:19:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
519035454	Email/Text: bnc-quantum@quantum3group.com	Apr 07 2021 21:19:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519011977	Email/Text: mrdiscen@discover.com	Apr 07 2021 21:18:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519040500	+ Email/Text: mrdiscen@discover.com	Apr 07 2021 21:18:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519011978	+ Email/Text: Banko@frontlineas.com	Apr 07 2021 21:20:00	Frontline Asset Strategies, 2700 Snelling Avenue North, Suite 250, Saint Paul, MN 55113-1783
519011979	Email/Text: Harris@ebn.phinsolutions.com	Apr 07 2021 21:20:00	Harris & Harris, Ltd, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
519011982	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 07 2021 21:18:00	IRS Special Procedures, Bankruptcy Section, PO Box 744, Springfield, NJ 07081-0744
519011983	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 07 2021 21:11:56	JCMCB, PO Box 15369, Wilmington, DE 19850
519011984	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 07 2021 21:18:00	Kohls, PO Box 3084, Milwaukee, WI 53201-3084
519020638	Email/PDF: resurgentbknotifications@resurgent.com	Apr 07 2021 21:12:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519011985	+ Email/Text: laura@redbanklaw.com	Apr 07 2021 21:18:00	McKenna, Dupont, Higgins & Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519057541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 07 2021 21:12:01	Portfolio Recovery Associates, LLC, c/o OLD NAVY, POB 41067, Norfolk, VA 23541
519050954	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 07 2021 21:11:08	Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541
519064897	Email/Text: bnc-quantum@quantum3group.com	Apr 07 2021 21:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519011990	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 07 2021 21:20:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519011992	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2021 21:11:09	Sears/CNBA, PO Box 6217, Sioux Falls, SD 57117-6217
519011996	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 21:11:00	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
519011999	Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 21:11:51	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
519066118	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 21:12:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519011998	Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 21:11:51	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
519013102	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

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Total Noticed: 54

Apr 07 2021 21:12:47

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519011981	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519057765	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519011997	*+	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Michael R. DuPont	on behalf of Creditor ABCO Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Steven N. Taieb	on behalf of Debtor Eric B Stevenson staieb@comcast.net sntgale@aol.com
Steven N. Taieb	on behalf of Joint Debtor Dawn A Stevenson staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6